



CareFirst 
BlueCross BlueShield

BlueFund
CONSUMER DIRECTED HEALTH PLANS

BluePreferred HSA Plans

Washington, D.C.

More to feel good about.

Why You Should Choose a BluePreferred Health Savings Account-Compatible Plan from CareFirst BlueCross BlueShield.

No one can predict life's ups and downs. Emergencies, illnesses and health issues can happen at any time. That's why it's a smart strategy to cover yourself with a health insurance plan – one that can protect your savings against high medical bills. And now, you can do that with a BluePreferred HSA plan from CareFirst BlueCross BlueShield (CareFirst). Consider the advantages of membership:

- Lower-cost insurance coverage and tax-free investment options, all rolled into one plan
- Nationwide coverage in case of an emergency
- Use any doctor you want
- Broad network with negotiated discount rates
- Little paperwork and no referrals
- Dedicated, local customer service representatives
- Exclusive discounts on health & wellness services

Make sure you're covered by a company you can trust. A company that has been there for more of your neighbors, coworkers and friends than any other. And one that will be there for you – CareFirst BlueCross BlueShield. We're the company offering you more to feel good about.



BluePreferred HSA Plans

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BluePreferred HSA

BluePreferred HSA is for people like you: people who don't like the high cost of health coverage. People who want control of their financial future.

Until recently, you could either pay a high price each month for a health plan – even if you were never sick. Or, you could go without insurance, paying more than necessary for occasional doctor visits and prescriptions. But you know that a catastrophic health situation could leave you financially stranded. Why take that risk? A sudden illness or emergency could cost tens – even hundreds – of thousands of dollars, threatening your financial security.

Now, you have protection against the high cost of medical care. CareFirst BlueCross BlueShield introduces BluePreferred HSA. Plans that leave your money choices up to you. Just look at the built-in cost savings you'll get as a BluePreferred HSA member:

- **Reduced monthly premiums.** BluePreferred HSA plans have high deductibles, giving you a lower monthly premium cost and allowing you to spend – or save – that money elsewhere.
- **Reduced doctor's office costs.** Because of CareFirst's negotiating power, you'll usually pay substantially less for doctors and hospitals than you would pay without insurance.
- **Prescription drugs.** Again, you'll pay CareFirst's negotiated rates for prescription drugs, saving you money over the high cost of retail drugs. And once you meet your deductible, you'll pay only a copayment for prescriptions.
- **Preventive care benefits.** You'll have no deductible, just a copayment, for preventive benefits. These work to keep you healthy, and can help you spend less money on health care in the long run.
- **Tax-free savings account.** Your HSA funds may be deposited into any investment permitted under IRS guidelines; the earnings accumulate tax free.

Enrolling in a BluePreferred HSA plan is a great option for health coverage – one which can protect you against catastrophic health expenses without costing a lot of money up front. But a BluePreferred HSA also allows you to invest the money you save, tax-free.

BluePreferred HSA

Opening a Health Savings Account.

BluePreferred HSA plans are designed to work along with a health savings account. A health savings account is almost like an individual retirement account (IRA) for health expenses. And CareFirst has made it easy for you to open a health savings account by partnering with The Bancorp Bank, offering a wide range of personal and business financial services. Just consider how it can work for you.

You'll have money to invest.

- Instead of paying for traditional, high-cost health insurance, enroll in a low-cost CareFirst BluePreferred HSA plan.
- Take the money you save on monthly premiums, and invest it in a tax-free health savings account. Under current IRS rules, you can deposit up to \$2,850 for self-only coverage and \$5,650 if you have family coverage. (Each year these amounts may be adjusted upward for inflation.)
- The Bancorp Bank offers BluePreferred HSA account holders a range of financial investment options once the account balance reaches \$2,500, increasing your potential earning power.
- And the moment you open your account, you'll earn a competitive interest rate.

Your money stays in your control.

- You can use the money in your health savings account to pay for smaller medical expenses, including your deductible and copayments, knowing your BluePreferred HSA plan will handle any larger medical expenses you may incur.
- Or, you can leave the money in your health savings account earning interest, or growing through other investments the bank provides.
- Bottom line: you decide when to spend your money on medical costs for you or your dependents, even if they're not covered under your BluePreferred HSA plan.
- For additional information, you can visit the IRS website at www.IRS.gov or call 1-800-829-3676.

You never lose your investment.

- Unlike the old flexible spending accounts with reimbursements for medical expenses, there is **no** "use-it-or-lose-it" policy. You are not obligated to use the money you contribute by the end of each year.
- Your money can remain in your health savings account and keep earning interest as long as you want it to.

You can take it with you.

- Because the health savings account is yours, it is completely portable. That means you can take it with you when you change your medical coverage or move out of state.
- At age 65, you can use the money as retirement savings, or continue to use it for medical expenses.

You get three levels of tax savings.

- All money you contribute is tax-deductible, even if you don't itemize your deductions.
- All earnings on your money in the health savings account are tax-free.
- All deductions for qualified medical expenses are tax free.

It's easy to use.

- Use your Bancorp Bank-issued CareFirst debit card to access money in your health savings account to pay for eligible expenses. Virtually no filling out claim forms or waiting for reimbursements.
- The Bancorp Bank provides full on-line services*. Easily view your account, investments and expenditures, any time of the day or night.

*Individual charges may apply

BluePreferred HSA:

How the Plan Works

A BluePreferred HSA plan provides healthcare coverage – at a low monthly rate. And when you open your health savings account, you’ll be able to invest your savings, tax-free.

It’s your hard-earned money. If you don’t need medical attention, you’ll save. But in the event of a medical emergency, let CareFirst cover you. With a BluePreferred HSA plan, you will know what your maximum out-of-pocket expenses will be in any given year. And, you can rest easy knowing that your BluePreferred coverage has a \$3 million lifetime benefit maximum for covered medical services.

Choose from two deductible options.

Remember, the higher your deductible, the lower your monthly premium.

Option 1: \$1,200 Deductible	In-Network	Out-of-Network
1. First, you pay all costs you incur for health care until you meet the annual DEDUCTIBLE.	Individual: \$1,200 Family: \$2,400	Individual: \$2,400 Family: \$4,800
2. Next, CareFirst pays medical costs at the specified level of COINSURANCE. You pay the remaining balance.	80% of Allowed Benefit	60% of Allowed Benefit
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET LIMIT.	Individual: \$2,800 Family: \$5,600	Individual: \$5,000 Family: \$10,000
4. Should you meet your out-of-pocket limit, no further coinsurance or deductibles will be required.	100% of Allowed Benefit	100% of Allowed Benefit

Option 2: \$2,700 Deductible	In-Network	Out-of-Network
1. First, you pay all costs you incur for health care until you meet the annual DEDUCTIBLE.	Individual: \$2,700 Family: \$5,400	Individual: \$5,400 Family: \$10,800
2. Next, CareFirst pays medical costs at the specified level of COINSURANCE. You pay the remaining balance.	100% of Allowed Benefit	80% of Allowed Benefit
3. Your payments for covered expenses in any year will not exceed your OUT-OF-POCKET LIMIT.	Individual: \$3,200 Family: \$6,400	Individual: \$6,400 Family: \$12,800
4. Should you meet your out-of-pocket limit, no further coinsurance or deductibles will be required.	100% of Allowed Benefit	100% of Allowed Benefit

With a BluePreferred HSA plan, you can see any doctor you like*. However, you’ll notice significant savings when you use doctors within CareFirst’s Preferred Provider Network, which includes over 32,000 providers and 42 hospitals in the CareFirst service area. With in-network providers, you’ll pay less in coinsurance, and in-network providers cannot bill you for amounts over the rates negotiated by CareFirst BlueCross BlueShield.

*If you go out-of-network, an out-of-network deductible and out-of-pocket limit apply.

Washington, DC BluePreferred HSA

Selected In-Network Benefits at a Glance

MEDICAL BENEFITS	YOU PAY
Preventive Services	
Adult Physicals (including routine OB/GYN visits)	\$30 per visit (no deductible)
Well-Baby and Child Care (including exams and immunizations)	\$30 per visit (no deductible)
Mammograms, PAP Tests and Prostate Screening & Colorectal Screening	No Charge
Office Visits, Labs and Testing	
Office Visit for Illness	\$30 per visit (after deductible)
X-ray and Lab Tests	Deductible and Coinsurance
Allergy Testing and Treatment	Deductible and Coinsurance
Emergency Care	
Emergency Room	Deductible and Coinsurance
Urgent Care Center	Deductible and Coinsurance
Ambulance (when medically necessary)	Deductible and Coinsurance
Hospitalization	
Inpatient Facility Services	Deductible and Coinsurance
Inpatient Physician Services	Deductible and Coinsurance
Outpatient Facility Services	Deductible and Coinsurance
Outpatient Physician Services	Deductible and Coinsurance
Prescription Drug Benefits*	
Deductible	Combined with medical deductible
Generic Copay	\$10 (after deductible)
Preferred Brand Copay	\$25 (after deductible)
Non-Preferred Brand Copay	\$45 (after deductible)

*50% coinsurance on self-administered injectables with a \$75 per fill maximum.

- CareFirst has made it even easier to manage your costs by combining the medical and prescription deductibles. Money you spend toward covered prescriptions and medical care will go toward meeting the same annual deductible. In addition, all money you pay for medical and prescription costs will go toward meeting the out-of-pocket limit.
- Your annual deductible can be met by a combination of family members receiving care, or just one family member receiving care. Once you meet the deductible each year, CareFirst begins paying benefits at the specified coinsurance level.
- Care received out-of-network is subject to higher deductibles and coinsurance.
- There is a 10-month waiting period for coverage on pre-existing conditions.
- Optional Extended Maternity Services may be added for you or your covered spouse or domestic partner. For an additional \$126 per month, you'll receive coverage of up to \$3,000 per pregnancy for covered pre- and postnatal care as well as covered services associated with the delivery. If you are pregnant at the time of your initial enrollment or you add maternity coverage at any time following your initial enrollment in BluePreferred HSA, there will be a 10-month waiting period for maternity benefits.
- Optional vision benefits may be added to make your coverage even more valuable.



HSA Individual: Maria

Maria is 30 years old and an avid cyclist. She carries her own health insurance since her husband's company doesn't provide her with coverage. Maria had been enrolled in an HMO, but switched to a BluePreferred HSA plan when she learned about the low rates and tax-free investment options. In fact, Maria was able to invest the money she saved in monthly premiums in her new health savings account.

Maria recently injured her knee. Thankfully, a short rehabilitation with a doctor specializing in sports medicine has her cycling once again.

Blue Preferred HSA \$1,200, 80% coinsurance in-network			
Year One		Year Two	
Deductible	\$ 1,200	Deductible	\$ 1,200
HSA Contribution for Year 1	\$ 2,850	HSA Balance from Year 1	\$ 2,320
		HSA Contribution for Year 2	\$ 2,850
		HSA Balance at Beginning of Year 2	\$ 5,170
Health Expenses:		Health Expenses:	
Preventive Care @ \$30/visit	\$ 30	Preventive Care @ \$30/visit	\$ 30
Office Visits @ \$30/visit	\$ 150	Sports Medicine Office Visits	\$ 150
Lab Tests	\$ 100	Lab Tests	\$ 100
Prescription Drugs	\$ 250	Rehabilitation	\$ 2,000
		Prescription Drugs	\$ 300
		X-Rays	\$ 200
Total Health Expenses	\$ 530	Total Health Expenses	\$ 2,780
		Amount Paid by CareFirst	\$ 1,264
Amount Paid with HSA Dollars	\$ 530	Amount Paid with HSA Dollars	\$ 1,516
Amount Paid by Maria	\$ 0	Amount Paid by Maria	\$ 0
Amount in HSA at end of Year 1*	\$ 2,320	Amount in HSA at end of Year 2*	\$ 3,654

*Does not include interest accrued in Maria's health savings account.



HSA Family: The Walkers

Cheryl and Norman Walker are an active, energetic couple with children who have recently graduated from college. They left their jobs to start their dream career in catering. They enrolled in a BluePreferred HSA plan with a \$2,700 annual deductible. On a recent golf outing, Norman made an unexpected trip to an urgent care facility after twisting his ankle. He made several trips to the doctor's office and received prescription drugs. Now he's ready to get back to cooking.

Blue Preferred HSA \$2,700 deductible, 100% coinsurance in-network			
Year One		Year Two	
Family Deductible	\$ 5,400	Family Deductible	\$ 5,400
HSA Contribution for Year 1	\$ 5,650	HSA Balance from Year 1	\$ 4,825
		HSA Contribution for Year 2	\$ 5,650
		HSA Balance at Beginning of Year 2	\$ 10,475
Health Expenses:		Health Expenses:	
Preventive Care @ \$30/visit	\$ 60	Preventive Care @ \$30/visit	\$ 300
Office Visits @ \$30/visit	\$ 90	Hospitalization	\$ 7,000
Lab Tests	\$ 200	Lab Tests	\$ 100
X-Rays	\$ 75	Prescription Drugs	\$ 200
Urgent Care	\$ 200		
Prescription Drugs	\$ 200		
Total Health Expenses	\$ 825	Total Health Expenses	\$ 7,600
		Amount Paid by CareFirst	\$ 2,200
Amount Paid with HSA Dollars	\$ 825	Amount Paid with HSA Dollars	\$ 5,400
Amount Paid by the Walkers	\$ 0	Amount Paid by the Walkers	\$ 0
Amount in HSA at end of Year 1*	\$ 4,825	Amount in HSA at end of Year 2*	\$ 5,075

*Does not include interest accrued in the Walkers health savings account.

What Else Should I Know About BluePreferred HSA and Bancorp Bank?

You can open a health savings account if you:

- Have coverage under a health savings account-qualified plan such as the BluePreferred HSA
- Have no other first-dollar medical coverage
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return.

Eligible Medical Expenses

You can use the money in your health savings account to pay for a wide range of medical services incurred by you, your spouse, or your dependent children – even if they aren't covered by your health plan. These services include medical care, dental and vision care, prescription drugs, and over-the-counter medications. Your health savings account can also be used to pay for qualified long-term care insurance as well as Medicare premiums. You generally cannot use the money to pay your health insurance premiums, unless you are covered under COBRA or you are receiving unemployment benefits.



Choosing a bank for your health savings account

Many banks or other financial institutions have a health savings account program available. You are free to evaluate the programs offered by each institution, and choose whichever suits your needs the best. However, for your convenience, CareFirst BlueCross BlueShield has researched many banks and has chosen to partner with The Bancorp Bank, a nationally recognized commercial bank. The Bancorp Bank provides many benefits to people who want the advantages of an health savings account, but don't get their insurance through a group plan. Some key advantages of a BluePreferred HSA, administered by The Bancorp Bank, include:

- No application or account set-up fees.
- No monthly maintenance fee if account balance is greater than \$2,500; otherwise, a low monthly maintenance fee is deducted directly from your account.
- Earn interest on your account from day one.
- Gain access to investment vehicles once your balance reaches \$2,500.
- Access to a wide range of deposit locations and electronic deposit options, including an exclusive internet money mover service, wire and electronic bank transfers, direct deposit, credit card, ATM, personal check or money order.
- Free Bancorp-issued CareFirst Visa check card for easy payment of medical expenses when you desire.
- Full on-line access to monitor your account.
- All Bancorp Bank account depositors are FDIC insured up to \$100,000.

Plus, applying for a Bancorp Bank health savings account couldn't be easier. When you apply for a BluePreferred HSA plan, Bancorp Bank will automatically send you an Enrollment Kit and application, unless you indicate you do not want to receive one.

When You Need Care



Utilization Management

When you need to be hospitalized or need therapy, your doctor will work with the Utilization Management team to ensure you receive the right care in the right place at the right time.

Hospital Precertification and Review

Any time you face non-emergency surgery or hospitalization, the Hospitalization Precertification and Review program works with your provider to determine if the hospital is the most appropriate place for your procedure and recovery. If you are hospitalized, a Utilization Management nurse will review your information and assist with discharge planning or approve additional inpatient hospital days if necessary.

Maximizing Your Drug Benefit

To help you and your family face the challenge of the rising cost of prescription drugs, CareFirst develops drug utilization programs to encourage drugs that are effective and cost-efficient in order to maximize the value of your prescription drug benefit. In addition, we frequently update the preferred drug list (Formulary) which can be found at www.carefirst.com/rx. Here you can also find tools to help you get the most from your prescription dollar such as learning how to save money with generic alternatives, finding participating pharmacies and much more.

Case Management



When faced with a serious diagnosis or condition, you and your family have many tough choices and decisions to make. The Case Management program can help you navigate the complex health care system and provide support during your time of need. Some of the conditions most frequently case managed include:

- ◆ serious trauma
- ◆ rehabilitation
- ◆ cancer
- ◆ special needs



Our case managers will:

- ◆ Work closely with you and your doctors to identify a treatment plan
- ◆ Coordinate necessary services
- ◆ Contact you regularly to see how you are doing
- ◆ Answer any of your questions
- ◆ Suggest community resources that may be available



Disease Management

Our disease management programs can help you avoid or delay the complications related to chronic conditions.

We have programs for:

- ◆ Diabetes
- ◆ Asthma
- ◆ Chronic obstructive pulmonary disease (COPD)
- ◆ Congestive heart failure
- ◆ Coronary heart disease

When you enroll, you will:

- ◆ Receive information on how to manage your condition
- ◆ Be able to call a toll-free number 24 hours a day, seven days a week, to speak with a registered nurse
- ◆ Have access to a Web site that has information about your condition
- ◆ Be able to email questions to a registered nurse



When You Need Care (continued)



Options Discount Program

Options discount program provides you with discounts on laser vision correction, hearing care services, fitness club memberships and mail order contact lenses, as well as alternative therapies such as acupuncture, massage therapy and chiropractic care. CareFirst BluePreferred members can also receive discounts on tai chi, qi gong, pilates, yoga, nutrition counseling, guided imagery, meditation instruction, mind-body instruction and personal training.

Options is not a covered benefit under your health plan, but rather a way for you to access health and wellness practitioners at discounted rates. To find out more, visit www.carefirst.com.

FirstHelp[®] Nurse Line

Members of BluePreferred HSA who are sick, injured, or have medical questions can get quick help with just a toll-free phone call. The FirstHelp Nurse Line is staffed by registered nurses and is available 24-hours a day, 7 days a week. FirstHelp nurses will discuss your symptoms and concerns, then help you decide whether to contact your doctor, seek urgent care, or go to the emergency room.

Health Information on the Internet

Visit CareFirst at www.carefirst.com for your own on-line, interactive guide to health topics. Called My Care First, this site offers information on nutrition, fitness, chronic illnesses, mental health, and much more. You'll also find support if you're trying to lose weight, manage stress, manage blood pressure or are new parents. My Care First covers the latest developments in medicine and health. Check it out to learn how you can maintain a healthier lifestyle.

Apply Today for BluePreferred HSA

Applying for a BluePreferred HSA plan and a health savings account administered by The Bancorp Bank, couldn't be easier. To be eligible, each family member applying must be a resident of Maryland, and must complete a medical questionnaire.

Just follow these simple steps:

1. Choose a coverage type. You can select:
 - Individual (includes child-only; however, a child is not eligible for the tax-savings benefits of the HSA)
 - Individual and Child(ren)*
 - Individual and Adult**
 - Family (2 adults and eligible dependents)*
2. Choose the plan that best fits your needs. The enclosed rate charts for each plan, coverage type, and age will tell you what your monthly premium will be.
3. Locate the application form in this packet. Be sure to answer all questions honestly and completely, and don't forget to sign your application. Make sure you check "yes" or "no" in the Maternity and/or Vision benefit selection areas.
4. Clearly indicate whether you wish to participate in The Bancorp Bank, health savings account on page 4 of the application, under "Conditions of Enrollment."
5. Mail your application in the enclosed envelope. Send no money at this time. We'll begin processing your application right away! The review process takes about 4-6 weeks. Once you have submitted your application, you can call the Application Status Hotline at **1-877-746-7515** with questions. Your coverage will become effective the first of the month following the month in which we approve your application. Once effective, you'll receive your ID cards and everything else you need to get started saving.

Of course, if you have any questions at all, please don't hesitate to contact our Product Specialists at **1-800-544-8703**. They'll be happy to help with any questions you have regarding a BluePreferred HSA Plan.

Enrolling in an HSA is easy, too!

Once you are enrolled in a BluePreferred HSA plan you will automatically receive an Enrollment Kit from The Bancorp Bank, unless you request otherwise on your application. As soon as your health savings account is set up, you can start saving and earning – tax free! It's that easy.

**A "Child" means your unmarried, eligible child up to age 25 (effective January 1, 2008). Eligibility requirements are defined in the BluePreferred contract.*

***An "Adult" means the spouse of the Subscriber or the Domestic Partner of the Subscriber who resides with the Subscriber and satisfies the eligibility requirements defined in the BluePreferred contract. The Subscriber and Domestic Partner may not share a blood or familial relationship, and must have shared a common legal residence continuously for at least six (6) months prior to applying for coverage.*



Privacy Practices:

Our Commitment to Our Members

When you apply for any type of insurance, you disclose information about yourself and/or members of your family. The collection, use and disclosure of this information are regulated by law. Safeguarding your personal information is something that we take very seriously at CareFirst BlueChoice. CareFirst BlueChoice is providing this notice to inform you of what we do with the information you provide to us.

Categories of Personal Information We May Collect

We may collect personal, financial and medical information about you from various sources, including:

- Information you provide on applications or other forms, such as your name, address, social security number, salary, age and gender.
- Information pertaining to your relationship with CareFirst BlueChoice, its affiliates or others, such as your policy coverage, premiums and claims payment history.
- Information (as described in preceding paragraphs) that we obtain from any of our affiliates.
- Information we receive about you from other sources, such as your employer, your provider and other third parties.

How Your Information Is Used

We use the information we collect about you in connection with underwriting or administration of an insurance policy or claim or for other purposes allowed by law. At no time do we disclose your personal, financial and medical information to anyone outside of CareFirst BlueChoice unless we have proper authorization from you or we are permitted or required to do so by law. We maintain physical, electronic and procedural safeguards in accordance with federal and state standards that protect your information.

In addition, we limit access to your personal, financial and medical information to those CareFirst BlueChoice employees, brokers, benefit plan administrators, consultants, business partners, providers and agents who need to know this information to conduct CareFirst BlueChoice business or to provide products or services to you.

Disclosure of Your Information

In order to protect your privacy, affiliated and nonaffiliated third parties of CareFirst BlueChoice are subject to strict confidentiality laws. Affiliated entities are companies that are a part of the CareFirst BlueChoice corporate family and include health maintenance organizations, third party administrators, health insurers, long-term care insurers and insurance agencies. In certain situations, related to our insurance transactions involving you, we disclose your personal, financial and medical information to a nonaffiliated third party that assists us in providing services to you. When we disclose information to these critical business partners, we require these business partners to agree to safeguard your personal, financial and medical information and to use the information only for the intended purpose, and to abide by the applicable law. The information CareFirst BlueChoice provides to these business partners can only be used to provide services we have asked them to perform for us or for you and/or your benefit plan.

Changes in Our Privacy Policy

CareFirst periodically reviews its policies and reserves the right to change them. If we change the substance of our privacy policy, we will continue our commitment to keep your personal, financial and medical information secure – it is our highest priority. Even if you are no longer a CareFirst BlueChoice customer, our privacy policy will continue to apply to your records. You can always review our current privacy policy online at www.carefirst.com.

For questions, please contact us by calling the Member Services telephone number listed on your membership card.

Additional Coverage Options

Dental & Vision Options

As a member, you have the option of adding dental and/or vision coverage to your plan. Dental services are marketed by CareFirst and provided and administered by The Dental Network (TDN*). With dental you get coverage for:

- preventive care
- x-rays
- orthodontics
- cleanings
- fillings
- and more

You are guaranteed dental savings as long as you select one of the dentists within the TDN statewide HMO network. There's very little paperwork and no claim forms to file.

Vision care coverage can also be added to your plan. Vision services are offered by CareFirst through our network administrator, Davis Vision, Inc. When you use the network of providers, you're guaranteed a routine annual eye exam for only \$10. Plus, through Davis Vision, Inc., you receive discounts on frames and lenses, or contact lenses.

If you have specific questions, or wish to inquire about dental providers in your area, call TDN at **410-847-9060** or toll-free at **1-888-833-8464**. For information on vision providers, call Davis Vision, Inc. toll-free at **1-800-783-5602**.

Your dental and/or vision benefits are not available until after you are approved for medical coverage. Once you are approved for coverage, you will be provided with more specific information about your dental and vision programs. To qualify for benefits, you must select the same type of coverage as the medical portion of your BluePreferred HSA program.

Coverage Available from CareFirst BlueCross BlueShield:

Our Product Specialists can provide information regarding a wide variety of other insurance programs from CareFirst BlueCross BlueShield and its affiliates, to meet your individual needs, including:

BluePreferred & BluePreferred-Saver**

A Preferred Provider Organization (PPO) Plan providing freedom of provider choice with a variety of options including three high-deductible options to lower your premiums.

Supplement-65

Traditional coverage to supplement your Medicare policy. For more information about this plan, please call our Product Specialists toll free at **1-800-275-3802**.

HIPAA Coverage

Products are available without medical underwriting or pre-existing condition waiting periods for those who meet the criteria specified by the Health Insurance Portability and Accountability Act (HIPAA).

Other Coverage Available

CareFirst BlueChoice* & BlueChoice-Saver**

Flexible HMO coverage offering four plans including a low-premium option (*offered by an affiliated HMO*).

* The Dental Network and CareFirst BlueChoice, Inc. are independent licensees of the Blue Cross and Blue Shield Association.

** Medical questionnaire must be completed.



Policy Form Numbers:

DC/CF/IND HSA RX3 (R. 7/06)

DC/CF/BP/DB/IEA (7/08)

DC/CF/BP/DB/DOCS (7/08)

DC/CF/DB/HSA SOB (7/08)

DC/CF/DB/ELIG (7/08)

And any amendments



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